

**REMARKS**

The Examiner requested, under 37 CFR § 1.105, that the Applicants provide additional information, because a “broader range of art to search is necessary to establish the level of knowledge of those of ordinary skill in the claimed subject matter art of risk-opportunity analysis.” (*See Attachment to 6/28/05 Office Action*, page 2, ¶ 1). Specifically, the Examiner asks whether the calculations and comparisons recited claims 2, 8, 9, 11, and 18 are well-known in the prior art. (*See id.*).

Claims 2, 8, and 18 recite “wherein the monetary value is determined by a multiplication of the potential monetary impact by the corresponding one of frequency and probability.” This calculation is an invention of the Applicants.

Claim 9 recites “comparing a previously projected future condition to an actual condition at a time corresponding to the previously projected future condition to determine an accuracy of the projected future condition.” This comparison is an invention of the Applicants.


Claim 11 recites projecting “the monetary value for the future condition of the business entity based on a multiplication of the potential monetary impact of each of the risks and opportunities stored in the first storage means by the corresponding one of frequency and probability.” This calculation is an invention of the Applicants.

**CONCLUSION**

In light of the foregoing, Applicants respectfully submit that the requirements of 37 CFR § 1.105 have been satisfied. All issues raised by the Examiner having been addressed, an early and favorable action on the merits is earnestly solicited.

Respectfully submitted,

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